

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
MOIST, HOWARD W.	§	Case No. 15-01755 DRC
MOIST, FRANCES A.	§	
	§	
Debtors	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

JEFFREY P. ALLSTEADT
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 AM on 09/30/2016 in Courtroom 240,

Kane County Courthouse
100 S. Third Street
Geneva, IL 60134

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/02/2016

By: /s/Gina B. Krol
Trustee

GINA B. KROL
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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MOIST, HOWARD W. § Case No. 15-01755 DRC
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Debtors §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 40,000.00
and approved disbursements of \$ 912.36
leaving a balance on hand of¹ \$ 39,087.64

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 4,750.00	\$ 0.00	\$ 4,750.00
Trustee Expenses: GINA B. KROL	\$ 13.58	\$ 0.00	\$ 13.58
Attorney for Trustee Fees: Cohen & Krol	\$ 1,732.50	\$ 0.00	\$ 1,732.50
Attorney for Trustee Expenses: Cohen & Krol	\$ 71.58	\$ 0.00	\$ 71.58
Other: ADAMS-LEVINE	\$ 22.26	\$ 22.26	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 6,567.66
Remaining Balance \$ 32,519.98

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 171,318.29 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 6,890.02	\$ 0.00	\$ 1,307.88
000002	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 7,414.60	\$ 0.00	\$ 1,407.45
000003	Commerce Bank P O BOX 419248 KCREC-10 Kansas City, MO 64141-6248	\$ 16,181.93	\$ 0.00	\$ 3,071.69

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000004	Puff & Cockerill LLC Bankruptcy Dept. 122 Delaware Street / POB 684 Woodbury, NJ 08096-5947	\$ 18,883.28	\$ 0.00	\$ 3,584.46
000005	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 39.77	\$ 0.00	\$ 7.55
000006	Layland & Associates Bankruptcy Dept. 100 Shore Drive Suite 2 Burr Ridge, IL 60527	\$ 32,024.84	\$ 0.00	\$ 6,079.02
000007	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	\$ 684.46	\$ 0.00	\$ 129.93
000008	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	\$ 4,801.57	\$ 0.00	\$ 911.44
000009	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	\$ 348.82	\$ 0.00	\$ 66.21
000010	Joseph Bartha c/o Joshua D. Greene Springer Brown, LLC 400 South County Farm Rd. Suite 330 Wheaton, IL 60187	\$ 74,619.11	\$ 0.00	\$ 14,164.35

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000011	Portfolio Recovery Associates, LLC successor to U.S. Bank NA (US BANK) POB 41067 Norfolk, VA 23541	\$ 9,429.89	\$ 0.00	\$ 1,790.00

Total to be paid to timely general unsecured creditors \$ 32,519.98

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 59,144.98 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000012	Wells Fargo Bank, N.A. Business Direct Division P.O. Box 29482 MAC-S4101-08C Phoenix, AZ 85038-8650	\$ 59,144.98	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/GINA B. KROL

Trustee

GINA B. KROL
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.